



# Ashford Baptist Church

Registered Charity Number: 1130593

## Annual Report and Financial Statements

Year Ending 31<sup>st</sup> December 2024

## Reference and Administrative Details

Registered Charity Number	1130593
Registered Address	Ashford Baptist Church St John's Lane Ashford Kent TN23 1PS
Ministers	Rev. Rob Sylvester (Resigned 07/07/2024) Rev. Lorna Sylvester (Resigned 07/07/2024)
Secretary	Helen Wilson (Re-Elected 01/01/2024, Resigned 31/12/2024)
Treasurer	Jamie Phipps (Elected 25/05/2025), Vacant Before
Deacons	Joy Butcher (Elected 01/01/2024, Resigned 31/12/2024) Omole Ayeni (Elected 01/01/2024) Quentin Ma (Elected 01/01/2023, Resigned 30/06/2025) Olorunfemi Anu Akinola (Elected 01/01/2025) Corrine Hussain (Elected 01/01/2025) Pieter-Hendrik Green (Elected 01/01/2025) Stephen Ley (Elected 01/01/2025) Chau Yuk Liu (Elected 01/01/2025) Peter Mellowship (Elected 01/01/2025)
Trustees	The Ministers, Secretary, Treasurer and Deacons comprise the Trustees of the Church
Property Trustees	The Baptist Union Corporation Ltd. Baptist House 129 Broadway Didcot Oxfordshire OX11 8RT
Independent Examiner	Katherine Reka FCCA Affinity Associates (AU) Ltd Suite A, First Floor Unit 1 Eurogate Business Park Ashford Kent TN24 8XW

Bankers

HSBC Bank Plc  
38 High Street  
Ashford  
Kent  
TN24 8TG

Lloyds Bank  
81 High Street  
Ashford  
Kent  
TN24 8SS

# Annual Report for 2024

The Trustees present their Annual Report for 2024.

## Structure, Governance and Management

Ashford Baptist Church is a registered charity, number 1130593, and is governed by a constitution based on the Approved Governing Document for Baptist Churches. The constitution was adopted on 20<sup>th</sup> March 2008 and last amended on 6<sup>th</sup> July 2022. The Church is affiliated with the Baptist Union of Great Britain (BUGB) and the South Eastern Baptist Association (SEBA).

The Trustees comprise the Minister(s), Deacons and Officers (Secretary and Treasurer). Ministers, having been appointed by the church Members at a Special Church Members' meeting, are ex-officio trustees and are remunerated by the church. No other Trustees are remunerated. Trustees, with the exception of Ministers, are appointed from within the membership by a vote of the Members, in accordance with the Constitution. Collectively, the Trustees, being the leadership team of the church, are responsible for the day-to-day running of the church, its work and witness, and the financial and legal aspects of the charity.

The Deacons' (or Trustees / Leadership Team) meetings are typically held monthly in order to support a range of activities. This may include discerning God's direction for the church, overseeing church activities, discussing pastoral situations, maintaining the church's buildings, appointing staff, points of administration, and financial matters.

Important decisions are referred to church Members' meetings, held at least four times per year. Church Members come together in these meetings to discern the will of God to make decisions on such matters as church membership applications, the appointment of ministers and other trustees, and other significant decisions relating to the church's life and mission. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

## Objectives and Activities

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

To achieve the principal objective, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord. Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10:30, There are also occasional services at other times which are advertised through church notices, the website at [www.ashfordbaptist.org.uk](http://www.ashfordbaptist.org.uk), and various social media channels.

There is a full children's programme during the morning services. The church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services.

The Church runs a series of 'life groups' for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship.

From time to time the Church runs courses and activities often focussing on particular demographics, to support members of the congregation in discipleship or support the local community. In particular, a dynamic and engaging programme of children's, youth and family fellowship activities are provided to help all those involved with the church grow in community and faith.

We are blessed to enjoy the fellowship of a broad range of nationalities who make our congregation richer. Our established Napali community continues to meet on Sunday afternoons for worship as well as meeting regularly with the wider Napali fellowship in Kent. Similarly our congregation at Boughton Chapel continues to meet monthly, comprising a committed and consistent community.

The Church takes the safeguarding of our community serious and operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted by the Disclosure and Barring Service.

The Church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

## **Achievements and Performance**

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2024 was a positive year in the life of the church, and that it will be able to pursue its mission purposes in 2025 with renewed enthusiasm.

Four people were baptised during the year and we rejoiced in the dedication of two children. Attendance at Sunday morning services and other weekly activities remains strong and comprises a wide range of nationalities and ages.

## **Financial Review**

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

Income in 2024 decreased to £145,658 from £154,618 in the previous year, a result of a general reduction in the level of giving. The most significant expenses for the year related to ministerial stipends and the costs of the two staff workers employed by the church. Collectively the ministers and staff workers act as key roles in the coordination and leadership of the Church, providing teaching, practical and pastoral support, as well as equipping and encouraging the membership in their life, Christian witness and service.

The Church expressed its part in the life of the wider church by making grants totalling £24,181 to local, national and international Christian organisations and missionaries with Christian aims and objectives compatible with the church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

Total expenditure increased from £184,140 to £188,718, primarily due to increases in staff costs. Improvements in buildings and facilities made up a significant further component of expenditure.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The Church is a participating employer within the Defined Benefit section of the Baptist Pension Scheme and has been making ongoing deficit payments of £1 per month to cover the costs of past service of its staff within the scheme. The church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

### **Reserves Policy**

The Trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost.

Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is £30,000. As at 31 December 2024, the church held reserves of £150,642, representing the unrestricted funds available for use.

The Annual Report and Financial Statements were approved by the Trustees at their meeting on 14<sup>th</sup> October 2025.

A handwritten signature in dark ink, appearing to be 'Jamie Phipps', with a stylized loop at the end.

Signed on behalf of the Trustees by Jamie Phipps, Treasurer  
14<sup>th</sup> October 2025

ASHFORD BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

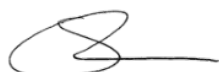
	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	2024 Total £	2023 Total £
<b>Income and Endowments From</b>							
Donations and Legacies	3	111,883	-	11,984	-	123,867	142,240
Investments	4	2,663	-	1,936	-	4,599	5,377
Charitable Activities		-	-	-	-	-	-
Other Trading Activities	5	8,855	-	3,723	-	12,578	7,001
Other	6	3,707	-	907	-	4,613	-
<b>Total Income</b>		<b>127,108</b>	<b>-</b>	<b>18,549</b>	<b>-</b>	<b>145,658</b>	<b>154,618</b>
<b>Expenditure</b>							
Raising Funds	7	-	-	-	-	-	-
Charitable Activities	8	156,670	-	31,591	-	188,261	183,201
Other	9	456	-	-	-	456	939
<b>Total Expenditure</b>		<b>157,127</b>	<b>-</b>	<b>31,591</b>	<b>-</b>	<b>188,718</b>	<b>184,140</b>
<b>Net Income / (Expenditure) Before Gains and Losses on Investments</b>		<b>(30,019)</b>	<b>-</b>	<b>(13,042)</b>	<b>-</b>	<b>(43,060)</b>	<b>(29,522)</b>
Net Gains / (Losses) on Investments		-	-	-	-	-	-
<b>Net Income / (Expenditure) for the Year</b>		<b>(30,019)</b>	<b>-</b>	<b>(13,042)</b>	<b>-</b>	<b>(43,060)</b>	<b>(29,522)</b>
<b>Transfers Between Funds</b>							
Transfers In	14	-	-	-	-	-	1,141
Transfers Out		-	-	-	-	-	(1,641)
<b>Other Recognised Gains / (Losses)</b>							
Gains / (Losses) on Investment Assets		-	-	-	-	-	-
Net Gains on Revaluation of Fixed Assets		-	-	-	-	-	-
Actuarial Gains / (Losses) on Defined Benefit Pension Schemes		-	-	-	-	-	-
<b>Net Movement in Funds</b>		<b>(30,019)</b>	<b>-</b>	<b>(13,042)</b>	<b>-</b>	<b>(43,060)</b>	<b>(30,022)</b>
<b>Reconciliation of Funds</b>							
<b>Total Funds Brought Forward</b>		<b>181,936</b>	<b>-</b>	<b>118,219</b>	<b>-</b>	<b>300,155</b>	<b>330,177</b>
<b>Total Funds Carried Forward</b>		<b>151,918</b>	<b>-</b>	<b>105,178</b>	<b>-</b>	<b>257,095</b>	<b>300,155</b>

ASHFORD BAPTIST CHURCH

BALANCE SHEET AS AT 31 DECEMBER 2024

	Note	2024		2023	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible Fixed Assets	16		1,277		1,723
Investments			-		-
			<u>1,277</u>		<u>1,723</u>
<b>Current Assets</b>					
Stocks		-	-		-
Debtors	17	6,889		7,984	
Investments		-	-		-
Cash at Bank and In-Hand	18	249,455		290,499	
		<u>256,343</u>		<u>298,483</u>	
<b>Current Liabilities</b>					
Creditors: Amounts Falling Due Within One Year	19	525		50	
		<u>525</u>		<u>50</u>	
<b>Net Current Assets</b>			255,819		298,433
<b>Total Assets Less Current Liabilities</b>			<u>257,095</u>		<u>300,155</u>
Creditors: Amounts Falling Due After More Than One Year	20		-		-
<b>Net Assets Excluding Pension Liability</b>			257,095		300,155
Defined Benefit Pension Scheme			-		-
Asset or Liability			-		-
<b>Total Net Assets or Liabilities</b>			<u>257,095</u>		<u>300,155</u>
<b>Represented By</b>					
Endowment Funds			-		-
Restricted Funds	21		105,178		118,219
Designated Funds			-		-
Unrestricted Funds			151,918		181,936
<b>Total Charity Funds</b>			<u>257,095</u>		<u>300,155</u>

The notes on pages 9 to 19 form an integral part of these accounts. These accounts were approved by the Trustees on 14th October 2025 and signed on their behalf by



Jamie Phipps  
Treasurer



Stephen Ley  
Deacon

**NOTES TO THE ACCOUNTS  
YEAR ENDED 31 DECEMBER 2024**

**1 BASIS OF PREPARATION**

The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2019), FRS102 and with the Charities Act 2011.

Ashford Baptist Church is a registered charity, no. 1130593 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

**2 ACCOUNTING POLICIES**

**a Income Recognition**

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

**b Donations**

Donations are accounted for gross when received. Fixed asset gifts in kind are recognized when receivable and are included at fair value.

**c Legacies**

Legacies are accounted for when probate has been completed, the amount of the legacy can be reliably quantified and the conditions of the legacy are within the control of the church.

**d Investment Income**

Investment income is included in the accounts in the year in which it is receivable.

**e Expenditure Recognition**

All expenditure is accounted for on an accruals basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

**f Costs of Raising Funds**

The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

**g Grants Payable**

The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for when the recipient has been notified of the grant and payment is unconditional.

**h Support Costs**

Support costs are those that assist the work of the church but do not directly represent charitable activities and include office costs and governance cost. Where support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the governance of the church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

NOTES TO THE ACCOUNTS  
YEAR ENDED 31 DECEMBER 2024

**i Fixed Assets**

Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000. They are initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt.

The Church owns freehold property at Station Road / St John's Lane, Ashford; the manse at 23 Magazine Road, Ashford; and leasehold land and buildings at Boughton Aluph Chapel. The original value of the buildings and costs of improvements on them until 2024 have not been included in the Balance Sheet because, in the opinion of the Trustees, the costs of professionally valuing these assets to include a value in the accounts outweighs the benefits to the users of the accounts. For reference however, the insurance values of the properties are £3.9m (Station Road), £1.0m (Manse) and £0.3m (Boughton Chapel), totalling £5.2m.

**j Depreciation**

Depreciation is provided on fixed assets, to write off the cost over their expected useful life, at the following rates:

Motor Vehicles	20% Straight-Line Basis
Fixtures, Fittings and Equipment	15% on Written Down Value
Computers and Equipment	33.3% Straight-Line Basis

The church buildings and manse properties are not subject to depreciation as the intention is to maintain the buildings in such good repair that they continue to have an indeterminate useful life and the residual value of the properties is such that any change would be immaterial.

**k Investment Assets**

Investments are initially stated at cost. Subsequently they are measured at fair value with changes recognized in the Statement of Financial Activities if the shares are publicly traded or their fair value can otherwise be measured reliably. All other investment assets are shown at cost less impairment.

**l Funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for specific purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for specific purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the charity. The church currently does not have any endowment funds.

**m Employee Benefits**

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund.

Prior to 2012 pension provision was made through multi-employer defined benefit pension plans. Where it is not possible for the charity to obtain sufficient information to enable it to account for a plan as a defined benefit plan, it accounts for the plan as a defined contribution plan.

Where the plan is, or was in deficit and where the charity has agreed, with the plan, to participate in a deficit funding arrangement, the charity recognises a liability for this obligation. The amount recognised is the net present value of the contributions payable under the agreement that relate to the deficit. The unwinding of the discount is recognised as a finance cost and any other change in the measurement of this liability is expensed to the Statement of Financial Activities.

NOTES TO THE ACCOUNTS  
YEAR ENDED 31 DECEMBER 2024

**3 DONATIONS AND LEGACIES**

	Unrestricted	Restricted	2024	2023
Donations and Legacies				
Offerings	91,206	10,713	101,919	100,975
Gift Aid	20,677	546	21,224	22,856
Gift Days	-	725	725	18,409
Legacies	-	-	-	-
Total	111,883	11,984	123,867	142,240

**4 INVESTMENT INCOME**

	Unrestricted	Restricted	2024	2023
Investment Income				
Bank Interest	2,663	1,936	4,599	5,377
Rent Received	-	-	-	-
Income from Other Investments	-	-	-	-
Total	2,663	1,936	4,599	5,377

**5 OTHER TRADING ACTIVITIES**

	Unrestricted	Restricted	2024	2023
Income from Other Trading Activities				
Lettings	2,730	1,650	4,380	2,860
Fund-Raising Activities	6,125	2,073	8,198	4,141
Total	8,855	3,723	12,578	7,001

**6 OTHER INCOME**

	Unrestricted	Restricted	2024	2023
Other Income				
Other Income	3,707	907	4,613	-
Total	3,707	907	4,613	-

**7 RAISING FUNDS**

	Unrestricted	Restricted	2024	2023
Expenditure on Raising Funds				
Total	-	-	-	-

NOTES TO THE ACCOUNTS  
YEAR ENDED 31 DECEMBER 2024

**8 CHARITABLE ACTIVITIES**

	Unrestricted	Restricted	Allocation of Support Costs	2024	2023
<b>Charitable Activities</b>					
Ministry and Mission	84,338	9,670	61,370	155,378	183,201
Other	-	19,896	12,988	32,884	-
Total	84,338	29,566	74,358	188,261	183,201

A breakdown of support Allocation of Support Costs is included in Note 10. This includes £2,025 expenditure of restricted funds. A breakdown between Direct Charitable Activities and grants payable to others is included in Note 11. Detail of the grants payable is provided in Note 12.

Ministry and Mission includes expenditure on the primary charitable activities of the church, Other comprises charitable expenditure relating to associated activities where it is useful to identify expenditure separately.

**9 OTHER EXPENDITURE**

	Unrestricted	Restricted	2024	2023
<b>Other Expenditure</b>				
Depreciation	446	-	446	927
Independent Examination	-	-	-	-
Pension Deficiency	10	-	10	12
Total	456	-	456	939

**10 SUPPORT COSTS**

	Unrestricted	Restricted	2024	2023
<b>Support Costs</b>				
Staff Costs	8,877	-	8,877	5,158
Administration	7,579	-	7,579	9,338
Training	2,585	-	2,585	3,576
<b>Buildings</b>				
Utilities and Services	32,136	1,677	33,813	34,971
Repairs and Maintenance	18,404	278	18,682	20,395
Vehicles	2,387	-	2,387	2,745
<b>Other Costs</b>				
Other Support Costs	364	70	434	1,895
Total	72,332	2,025	74,358	78,078

NOTES TO THE ACCOUNTS  
YEAR ENDED 31 DECEMBER 2024

**11 EXPENDITURE**

	Direct Charitable	Grants Payable	Allocated Support Costs	Total
Expenditure				
Ministry and Mission	69,827	24,181	61,370	155,378
Other	19,896	-	12,988	32,884
Total	89,722	24,181	74,358	188,261

**12 GRANTS PAYABLE**

	Unrestricted	Restricted	2024	2023
Grants Payable				
BUGB Home Mission	5,552	-	5,552	6,332
BMS World Mission	5,552	-	5,552	6,332
Frizelle	3,600	5,748	9,348	8,896
Mission Aviation Fellowship	-	1,295	1,295	-
Wilson	-	-	-	3,503
Other (Gifts of £1,000 or less)	200	2,234	2,434	3,745
Total	14,904	9,277	24,181	28,808

**13 NET INCOME FOR THE YEAR**

	2024	2023
Net income for the year is stated after charging / (crediting)		
Independent Examiners' Remuneration	-	-
Other Services	-	-
Loss / (Gain) on Disposal of Fixed Assets	-	-
Total	-	-

**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 DECEMBER 2024**

**14 TRANSFERS BETWEEN FUNDS**

	2024	2023
<b>Transfers Between Funds</b>		
RF1 Wilson	-	-
RF2 Frizelle	-	-
RF3 Lite Bite	-	-
RF4 Coffee Morning	-	-
RF5 Luncheon Club	-	-
RF6 Fellowship Fund	-	(500)
RF7 Other Mission Giving	-	-
RF8 Gift Days	-	-
RF10 Boughton Chapel	-	-
RF11 Boys Brigade	-	-
RF13 Youth Camp	-	(1,141)
RF14 Brook Chapel Fund	-	-
Unrestricted Funds	-	1,641
<b>Total</b>	<b>-</b>	<b>-</b>

**15 STAFF COSTS AND TRUSTEES EXPENSES**

	2024	2023
<b>Staff Costs and Trustees Expenses</b>		
Stipends and Salaries	55,866	61,789
Employer's National Insurance	3,828	4,452
NI Allowance	(3,828)	(4,452)
Pension Costs	6,176	6,955
Council Tax and Utilities	3,518	5,515
Travel Expenses	545	1,482
<b>Total</b>	<b>66,105</b>	<b>75,741</b>

The average number of employees during the year was 3 3

No employee received total emoluments in excess of £60,000 during the year.

A number of trustees and related parties were reimbursed for expenses incurred wholly and exclusively for the charitable activities of the church. Such expenditure is not disclosed.

The Ministers act as church trustees in accordance with the Constitution and received remuneration of £26,396 and other benefits in respect of their services as Ministers, including the provision of manse accommodation owned by the church.

**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 DECEMBER 2024**

The Church pays pension contributions for the Ministers to the defined contribution section of the Baptist Pension Scheme. For service up to 2012, the Scheme provided benefits on a defined benefit basis. The scheme is a multi-employer scheme, and it is not possible to identify the assets and liabilities of the defined benefit section which are attributed to the church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme.

**16 TANGIBLE FIXED ASSETS**

	<b>Vehicles</b>	<b>Fixtures, Fittings and Equipment</b>	<b>Computer Equipment</b>	<b>Total</b>
<b>Tangible Fixed Assets</b>				
<b>Cost</b>				
01 January 2024	18,991	43,158	7,010	69,159
Additions	-	-	-	-
Disposals	-	-	(1,324)	(1,324)
31 December 2024	18,991	43,158	5,686	67,835
<b>Depreciation</b>				
01 January 2024	(18,991)	(41,656)	(6,789)	(67,436)
Charge for the Year	-	(225)	(221)	(446)
On Disposals	-	-	1,324	1,324
31 December 2024	(18,991)	(41,881)	(5,686)	(66,558)
<b>Net Book Value</b>				
01 January 2024	-	1,502	221	1,723
31 December 2024	-	1,277	-	1,277

All of the fixed assets are used for direct charitable purposes.

**17 DEBTORS**

	<b>2024</b>	<b>2023</b>
<b>Debtors</b>		
Gift Aid	5,001	4,744
Other Accrued Income	485	-
Prepayments and Other Debtors	1,403	3,240
31 December	6,889	7,984

NOTES TO THE ACCOUNTS  
YEAR ENDED 31 DECEMBER 2024

**18 BANK AND CASH BALANCES**

	2024	2023
Bank and Cash Balances		
HSBC Current Account	3,513	1,035
HSBC Savings Account	121,265	153,618
Lloyds Savings Account	30,000	30,000
Boughton HSBC Account	7,959	4,588
Boys Brigade Account	1,889	3,304
Girls Brigade Account	-	-
Youth Camp Account	-	-
Brook Chapel Fund	84,788	97,716
Unbanked Donations	-	196
Petty Cash	40	40
Total	249,455	290,499

**19 CREDITORS - AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024	2023
Creditors - Amounts Falling Due Within One Year		
Loans and Overdrafts	-	-
Other Creditors	-	50
Accruals and Deferred Income	525	-
Total	525	50

**20 CREDITORS - AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	2024	2023
Creditors Amounts Falling Due After More Than One Year		
Loans	-	-
Total	-	-

NOTES TO THE ACCOUNTS  
YEAR ENDED 31 DECEMBER 2024

## 21 RESTRICTED FUNDS

	01 January 2024	Incoming Resources	Resources Expended	Gains and Loses	Transfers	31 December 2024
<b>Restricted Funds</b>						
Wilson	-	-	-	-	-	-
Frizelle	-	5,748	(5,748)	-	-	-
Lite Bite	912	-	(52)	-	-	860
Coffee Morning	3,557	110	-	-	-	3,667
Lunch Club	4,013	10	(161)	-	-	3,863
Fellowship Fund	1,543	1,545	(1,813)	-	-	1,276
Other Mission	405	581	(946)	-	-	40
Gift Days	16,939	200	(16,408)	-	-	732
Boughton	4,693	6,346	(2,975)	-	-	8,064
Boys Brigade	3,304	2,073	(3,488)	-	-	1,889
Girls Brigade	-	-	-	-	-	-
Youth Camp	-	-	-	-	-	-
Brook Chapel Fund	82,853	1,936	-	-	-	84,788
<b>Total</b>	<b>118,219</b>	<b>18,549</b>	<b>(31,591)</b>	<b>-</b>	<b>-</b>	<b>105,178</b>

**Purpose of the Restricted Funds**

Wilson	Fund to support overseas mission work through individual.
Frizelle	Fund to support overseas mission work through individual.
Lite Bite	Elderly support activity fund.
Coffee Morning	Elderly support activity fund.
Lunch Club	Elderly support activity fund.
Fellowship Fund	Fund to meet ad-hoc pastoral support needs.
Other Mission	Other mission giving activity fund.
Gift Days	Speacialist fundraising, generally for facilities upgrades.
Boughton	Fund for the work of Boughton Chapel.
Boys Brigade	Transactional fund for children and youth work through the Boys Brigade and Girls Association.
Girls Brigade	Former Girls Brigade fund for children and youth work - now closed.
Youth Camp	Fund to support youth work through annual youth camp activity - now closed.
Brook Chapel Fund	Fund held folloing closure of Brook Chapel to support development of church buildings.

**ASHFORD BAPTIST CHURCH**

**NOTES TO THE ACCOUNTS  
YEAR ENDED 31 DECEMBER 2024**

	<b>Fixed Assets</b>	<b>Investments</b>	<b>Net Current Assets</b>	<b>Total</b>
<b>Restricted Funds</b>				
Wilson	-	-	-	-
Frizelle	-	-	-	-
Lite Bite	-	-	860	860
Coffee Morning	-	-	3,667	3,667
Lunch Club	-	-	3,863	3,863
Fellowship Fund	-	-	1,276	1,276
Other Mission	-	-	40	40
Gift Days	-	-	732	732
Boughton	-	-	8,064	8,064
Boys Brigade	-	-	1,889	1,889
Girls Brigade	-	-	-	-
Youth Camp	-	-	-	-
Brook Chapel Fund	-	-	84,788	84,788
Total	-	-	105,178	105,178

**22 ANALYSIS OF NET ASSETS**

	<b>Fixed Assets</b>	<b>Investments</b>	<b>Net Current Assets</b>	<b>Total</b>
<b>Analysis of Net Assets</b>				
Restricted Funds per Note 21	-	-	105,178	105,178
Unrestricted Funds	1,277	-	150,641	151,918
Total	1,277	-	255,819	257,095

**NOTES TO THE ACCOUNTS  
YEAR ENDED 31 DECEMBER 2024**

**23 PENSIONS**

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

The Ministers and staff workers are eligible to join the Scheme.

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The present value of the agreed deficit contributions were immaterial at the beginning of the financial year and were fully extinguished once buy out was completed by Just Group in October 2024.

**24 RELATED CHARITIES**

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the (state) Baptist Association.

There were no transactions between the church and its related charities during the year.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

The Ministers and staff workers are eligible to join the Scheme.

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The present value of the agreed deficit contributions were immaterial at the beginning of the financial year and were fully extinguished once buy out was completed by Just Group in October 2024.

INDEPENDENT EXAMINER'S REPORT

(Registered Charity No. 1130593)

Report of the Independent Examiner(s) to the Trustees of Ashford Baptist Church  
On the Accounts for the year ended 31 December 2024

**Respective Responsibilities of the Trustees and Examiner**

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act;
- Follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act; and
- To state whether particular matters have come to my attention.

**Basis of Independent Examiner's Statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent Examiner's Statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- Accounting records were not kept in accordance with section 130 of the Charities Act; or
- The accounts do not accord with the accounting records;
- The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed	<i>Katherine Reka</i>
Name	Katherine Reka FCCA
Address	Affinity Associates (AU) Ltd Suite A, First Floor Unit 1 Eurogate Business Park Ashford Kent TN24 8XW
Date	14th October 2025